



MEET YOUR TRUSTED LOAN OFFICER

Your goals
are my priority!

As your dedicated Loan Officer, I
prioritize honesty, transparency, and
your best interests above all.

You'll never be pushed toward a loan
or product that doesn't fit your needs,
because making sure you make the best
decision for you and your family is
what matters.

Let's connect!

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MORTGAGE LOAN ORIGINATOR

NMLS: 2467937



STEPS TO BUY YOUR HOUSE

one

- **Pre-approval:** Requires verification of income and credit. This determines the maximum approved monthly payment.
- **Home search:** Your agent will show you properties that match your needs and preferences.
- **Making offers:** Your agent will help you prepare the offer and negotiate on your behalf.

two

- **Signing initial and updating documents:** Complete and update the necessary documentation to move forward in the process.
- **Order appraisal:** A professional valuation is requested to determine the true market value of the property.
- **Complete home inspection:** An inspector examines the property to assess its structural integrity.

three

- **Title search:** The property's legal history is reviewed to ensure it's free of issues or claims.
- **Conditional approval:** The loan is approved with certain conditions that must be met before closing.
- **Clear conditions to close:** All pending documents or requirements are submitted to finalize the process.

four

- **CTC or Clear to Close:** All conditions have been met and the loan is ready to close.
- **Initial closing disclosure signing:** A preliminary version of the final documents is reviewed and signed.
- **Final closing disclosure signing:** All official documents are signed to complete the purchase of the property.

five

- **Final walkthrough:** A last check of the property is done before closing to ensure everything is in order.
- **Loan closing:** Final documents are signed and the transaction is officially completed.
- **Key delivery:** You receive the keys and officially become the new homeowner.



TYPES OF FINANCING

FHA

Common for first-time buyers, down payment starting at 3.5%, allows higher debt-to-income ratios and accepts non-traditional credit history.

CONVENTIONAL

Down payment starting at 3%, private mortgage insurance (PMI) can be removed with 20% down. Allows lower debt ratios than FHA.

USDA

100% financing for homes in approved rural areas. Requires meeting specific income limits.

VA

For veterans and active-duty military. 100% financing, no mortgage insurance, and reduced closing costs.

ITIN

For individuals without a Social Security number. Requires a down payment of 10% or more. Accepts alternative credit history and international financial documents.

BANK STATEMENT

Uses bank deposits instead of pay stubs or tax returns. Ideal for self-employed borrowers.

DSCR

Designed for investment properties. Approval is based on the income generated by the property, not the borrower's personal income.

REVERSE MORTGAGE

Available for homeowners 62 or older. Allows converting home equity into monthly income or a line of credit.

HELOC

Line of credit based on the home's equity. Can be used as needed, similar to a credit card. Does not affect the existing mortgage.

HELOAN

Fixed loan amount based on the home's equity. Paid with a fixed rate and defined term. Does not affect the existing mortgage.



FREQUENTLY ASKED Questions

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| 1 | How much do I need for the down payment? | It depends on the type of loan. It can range from 3% to 20% of the home's value. Some programs even allow 0% down. |
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| 2 | What credit score do I need to buy a home? | With an FHA loan, the minimum required credit score is 580; with a conventional loan, the minimum is 620. |
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| 3 | What documents do I need to start the process? | It depends on your situation, but typically pay stubs, W-2s or tax returns, bank statements, and IDs are needed. |
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| 4 | Can I get help with the down payment or closing costs? | Yes. There are assistance programs that offer up to 4% in down payment help. Family members can also gift funds. |
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| 5 | How long does it take to close the loan? | On average about 30 days, but it can vary depending on each case. |
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**W2 Employees**

1. Paystubs for 30 days
2. W2s for the last 2 years
3. 2 months bank statements; all pages
4. Picture of Identification
 - a. US Citizens – driver license
 - b. Permanent Residents – resident card
 - c. DACA or Work Permit – employment authorization card
5. If doing Down Payment Assistance OR were Self Employed in the last 2 years, we will need Taxes for last 2 years

Self Employed OR 1099 employee:

1. Most recent 2 years tax returns; all pages (business and personal if applicable)
2. 3 months bank statements from all accounts; all pages
3. Picture of Identification
 - a. US Citizens – driver license
 - b. Permanent Residents – resident card
 - c. DACA or Work Permit – employment authorization card

Social Security / Pension:

1. SSI Award Letter
2. Pension Award Letter or Most recent paystub
3. 2 months bank statements; all pages to show proof of this income being received

Child Support / Previously Divorced:

1. Divorce Decree; all pages
2. 2 months Bank Statements; all pages where funds are deposited to
3. Court order Child Support documents; all pages
 - a. Must show proof this income will continue for at least 3 years, or we can't use it (we will get DOB)

ITIN Loans:

1. ITIN Letter from IRS
2. Passport (must be current)
3. Proof of address; utility bill
4. 2 months Bank Statements
5. Self Employed: 2-year tax returns to start the process OR 12 months bank statements
6. W2 Employees: W2s for last 2 years and paystubs for last 30 days